

SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 06543/008002		SERIAL NO. 08/878,396	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al		<div style="transform: rotate(-15deg);"> Received OCT 15 1998 GROUP 2 2766 2700 </div>	
(37 CFR 1.98(b))				FILING DATE June 18, 1997			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	CLASS	PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
BE1	AA	4 5 2 8 6 4 3	07/09/85	Freeny, Jr.	364	900	
BE1	AB	4 8 9 1 5 0 3	01/02/90	Jewel	235	380	
BE1	AC	4 7 5 9 0 6 3	07/19/88	Chaum	380	30	
BE1	AD	4 7 5 9 0 6 4	07/19/88	Chaum	380	30	
BE1	AE	4 9 4 7 4 3 0	08/07/90	Chaum	380	25	
BE1	AF	4 9 4 9 3 8 0	08/14/90	Chaum	380	30	
BE1	AG	4 9 9 1 2 1 0	02/05/91	Chaum	380	30	
BE1	AH	4 9 9 6 7 1 1	02/26/91	Chaum	380	30	
BE1	AI	4 9 8 7 5 9 3	01/22/91	Chaum	380	3	
BE1	AJ	4 5 2 9 8 7 0	07/16/85	Chaum	235	380	
BE1	AK	4 9 2 6 4 8 0	05/15/90	Chaum	380	23	
BE1	AL	5 2 7 6 7 3 6	01/04/94	Chaum	380	24	11/05/1990
BE1	AM	5 1 0 5 1 8 4	04/14/92	Pirani et al	340	721	
BE1	AN	5 5 9 4 9 1 0	01/14/97	Filepp et al	395	800	07/28/1989
BE1	AO	5 5 3 5 2 2 9	07/09/96	Hain, Jr., et al	371	53	05/10/1993
BE1	AP	5 5 2 1 6 3 1	05/28/96	Budow et al	348	7	05/25/1994
BE1	AQ	5 5 5 7 7 9 8	09/17/96	Skeen et al	395	650	12/21/1990
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
BE1	AR	X ✓ Takei, "Videotex Information System and Credit System Connecting with MARS-301 of JNR," <u>Japanese Railway Engineering</u> , No. 94, 9/1985, pp. 9-11.					
BE1	AS	X ✓ Pongratz, et al, "IC Cards in Videotex Systems," <u>Smart Card 2000</u> , 1989, pp. 179-186.					
BE1	AT	X ✓ Waidner, et al, "Loss-Tolerance for Electronic Wallets," <u>Fault-Tolerant Computing: 20th International Symposium</u> , June 1990, pp. 140-147.					
BE1	AU	X ✓ Floch, <u>Privacy Protected Payments: An Implementation of a Transaction System</u> , December 1988, pp. 1-28.					
BE1	AV	X ✓ Beutelspacher, et al, "Payment Applications with Multifunctional Smart Cards," <u>Smart Card 2000: The Future of IC Cards</u> , October 1987, pp. 95-101.					
BE1	AW	X ✓ Tanaka, et al, "Untraceable Electronic Funds Transfer System," <u>Electronics and Communications in Japan</u> , 1989, pp. 47-54.					
EXAMINER				DATE CONSIDERED			
GREGORY				1/26/99			
EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al	
(37 CFR 1.98(b))				FILING DATE June 18, 1997	Received OCT 15 1998 GROUP 2700
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)					
BE1	BA	X	Perry, "Electronic Banking Goes to Market," <u>IEEE Spectrum</u> , February 1988, pp. 46-49.		
BE1	BB	X	Hakola, et al, "A System for Automatic Value Exchange," <u>Proceedings - Fall Joint Computer Conference</u> , 1966, pp. 579-589.		
BE1	BC	X	"CompuServe Videotex Network Offers Marketing Research Service, Ad Test," <u>Marketing News</u> , November 25, 1983 p. 21.		
BE1	BD	X	Fujioka, et al, "ESIGN: An Efficient Digital Signature Implementation for Smart Cards," <u>Advances in Cryptology-Eurocrypt '91</u> , April 1991, pp. 446-457.		
BE1	BE	X	"Electronic In-Home Shopping: "Our Stores are Always Open", " <u>Chain Store Age Executive</u> , March 1985, pp. 111,116.		
BE1	BF	X	"Suddenly, Videotex is Finding an Audience," <u>Business Week</u> , 10/19/87, pp. 92-94.		
BE1	BG	X	Staskauskas, "The Formal Specification and Design of a Distributed Electronic Funds Transfer System," <u>IEEE Transactions on Computers</u> , December 1998, pp. 1515-1528.		
BE1	BH	X	Stol, <u>Privacy Protected Payments-A Possible Structure for a Real Implementation and Some Resource Considerations</u> , February 1998.		
BE1	BI	X	Ph. van Heurck, "TRASEC: Belgian Security System for Electronic Funds Transfers," <u>Computers & Security</u> , 1987, pp. 261-68.		
BE1	BJ	X	Weber, "Controls in Electronic Funds Transfer System," <u>Computers & Security</u> , 1989, pp. 209-221.		
BE1	BK	X	Shain, "Security in Electronic Funds Transfer System," <u>Computers & Security</u> , 1989, pp. 123-137.		
BE1	BL	X	Burk, et al, "Digital Payment Systems Enabling Security and Observability," <u>Computers & Security</u> , 1989, pp. 399-415.		
BE1	BM	X	Andrade, et al, "Open On-Line Transaction Processing with the TUXEDO System," <u>COMPCON</u> Spring 1992, February 1992, pp. 366-371.		
BE1	BN	X	Damgard, "Payment Systems and Credential Mechanisms with Provable Security Against Abuse by Individuals," <u>Advances in Cryptology - CRYPTO '88</u> , 1988, pp. 328-325.		
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(37 CFR 1.98(b))				FILING DATE June 18, 1997	GROUP 2414
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)					
BEA	CA	X	Tunstall, "Electronic Currency," <u>Smart Card 2000: The future of IC Cards</u> , October 1987, pp. 47-48.		
BEA	CB	X	Strazewski, "Computerized Service Sets Shoppers Hacking," <u>Advertising Age</u> , February 22, 1988, p. 62.		
BEA	CC	X	Messmer, "NIST Stumbles on Proposal for Public Key Encryption," <u>Network World</u> , July 27, 1992, p.1.		
BEA	CD	X	Knapkog, "Privacy Protected Payments- Realization of a Protocol That Guarantees Payor Anonymity," <u>Advances in Cryptology-Eurocrypt '88</u> , May 1988, pp. 107-122.		
BEA	CE	X	"Redcoats join Communications Fight." <u>Industry Week</u> , February 22, 1982, pp. 108-109.		
BEA	CF	X	Williams, "Debit Program Cuts Fraud; CompuServe Plan a Success," <u>Pensions & Investment Age</u> , February 4, 1985, pp. 21, 32.		
BEA	CG	X	"Consumers Plugging Into New Electronic Mall," <u>Advertising Age</u> , March 4, 1985, p. 74.		
BEA	CH	X	"Taking Advantage of the Past," <u>Advertising Age</u> , April 11, 1983, pp. M36-37.		
BEA	CI	X	"Wall Offers Holiday Treat for Hackers," <u>Advertising Age</u> , November 13, 1985, p. 76.		
BEA	CJ	X	Kenny, "EDI Security: Risks and Solutions," <u>COMPSEC 1992: The Ninth World Conference on Computer Security, Audit, and Control</u> , November 1992, pp. 341-352.		
BEA	CK	X	Ferrarini, "Direct Connections for Software Selections," <u>Business Computer Systems</u> , February 1984, pp. 35-38.		
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